

WASHINGTON, DC - Today, Congressman Steny H. Hoyer (D-MD) joined his colleagues in the House to introduce new health insurance reform legislation that will make health care more affordable for the middle class, expand coverage choices for small businesses, and provide significant protections for all health care consumers. The bill announced today- the

[Affordable Health Care for America Act](#)

- adheres to the principles laid out by President Obama and this Congress to guarantee stability, lower costs, higher quality, and more choices of plans for all Americans and small businesses.

"For Marylanders struggling with the cost of health care, this is an urgently-needed bill," **stated Rep. Hoyer.** "Whether you have health insurance or not - health reform will mean more stability and lower costs, including greater affordability for the middle class and small businesses, and security for our seniors."

Overall, the bill will provide extensive new protections for all health care consumers, rein in skyrocketing costs breaking the budgets of families and businesses, and extend coverage to 96% of all Americans, while saving the government \$30 billion over 10 years.

Among the major provisions of the Affordable Health Care for America Act are:

- **A new Health Insurance Exchange**, a one-stop comparison shopping marketplace, including a public option to compete with private insurers to help lower costs and improve coverage.
- **Affordability credits** to help low-income Americans buy insurance
- **Improved Medicare benefits** by closing the prescription drug "donut hole" immediately to lower drug prices for seniors faster, and extending Medicare solvency.
- **Extended coverage for young Americans**, allowing them to stay on their parents' health insurance plans up to their 27th birthday.
- **An end to discrimination based on pre-existing conditions**, like diabetes, a heart condition, or cancer; and **prevention of insurance companies from dropping coverage** if someone becomes sick
- **Elimination of co-pays for preventive and wellness care**
- **Annual caps on out-of-pocket expenses** at \$5,000 for individuals and \$10,000 for families

- **Removal of yearly or lifetime cost** caps on what insurance companies cover

"The reforms in this bill will give all Americans the peace of mind of affordable, quality health care they can count on and that can't ever be denied," **said Rep. Hoyer.** "No more will one's job or life decisions be made based on the status of their health or coverage."

The new bill builds on what lawmakers heard from constituents over the summer to produce legislation that reduces costs, improves coverage and preserves Americans' choice of doctors, hospitals and health plans. Democratic lawmakers have held close to 3000 health care events since the Spring to ensure this critical issues receives the level of debate it deserves.

"We have had significant discussion and debate all across this country to determine what changes Americans need to help them access affordable, quality health insurance," **said Hoyer.**

Health insurance reform has come through all of that scrutiny and debate stronger, because this is an idea whose time has truly come."

Resources for the *Affordable Health Care for America Act*

- [Bill Text](#)
- [Bill Summary](#)
- [Top 10 Changes to Health Insurance Reform Bill](#)
- [Top 14 Changes That Take Effect Immediately](#)
- [Side-by-Side Comparison of H.R. 3200 & Affordable Health Care for America Act](#)
- [Fact Sheets and Background](#)

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